

09/848,003  
Art Unit 3693  
9227.00

**ABSTRACT** (Clean Copy)

A self-service terminal, such as an ATM (Automated Teller Machine). The ATM has a communication port for interfacing with a user's portable electronic device. The ATM is operable to receive a transaction authorization from the user's portable electronic device, to examine the transaction authorization, and to dispense an item to fulfil a requested transaction associated with the transaction authorization, without the terminal preparing an authorization request to a remote computer.